

Amendments To The Claims

Claim 1 (original): A method for detecting dollar threshold transactions comprising:
obtaining identity information relating to an identity of a customer who purchases a
financial transaction;

comparing said financial transaction with zero or more previous financial transactions
that occurred on a same day as said transaction and that comprise said identity information;

determining whether a total dollar value of said transaction and said previous financial
transactions equals or exceeds a threshold amount;

capturing additional information and storing said additional information if a result of said
determining step was affirmative; and

generating a report that comprises said identification information, and said additional
information.

Claim 2 (original): The method of Claim 1 wherein said previous financial transactions
are stored in a database.

Claim 3 (original): The method of Claim 1 wherein said threshold amount is \$3,000.

Claim 4 (original): The method of Claim 1 wherein said report comprises a USPS Form
8105-A.

Claim 5 (original): A method for detecting reportable dollar threshold transactions
comprising:

storing daily transactions for financial transactions in a database;

aggregating records by customer identifying information;

summing said records from said aggregating step to produce a total dollar value;

comparing said total dollar value with a threshold; and
if said total dollar value is greater than or equal to said threshold,
generating a second record of all said records from said summing step;
and
storing said second record for reporting; and
reporting said second record to a controlling entity.

Claim 6 (original): The method of Claim 5 wherein said threshold is \$10,000.

Claim 7 (original): The method of Claim 5 wherein the controlling entity is the United States Department of the Treasury.

Claims 8-10 (cancelled).

Claim 11 (original): A method for detecting suspicious transactions comprising:
examining digitized images of transactions in a plurality of workstations; and
determining whether a condition is satisfied that indicates money laundering activities occurred.

Claim 12 (original): The method of Claim 11 further comprising:
completing a form indicating suspicious circumstances if a customer purchased a plurality of previous financial transactions with a regular frequency.

Claim 13 (original): The method of Claim 11 further comprising:
completing a form indicating suspicious circumstances if a customer worked with a second customer to purchase a dollar amount of a plurality of previous financial transactions in a manner intended to result in a total dollar value less than a threshold amount.

Claim 14 (original): The method of Claim 11 wherein said condition comprises:
determining whether a plurality of images indicate multiple financial transactions
originated from different post offices in a geographic area.

Claim 15 (cancelled).

Claim 16 (original): The method of Claim 11 wherein said condition comprises:
determining whether a plurality of images bear no payees.

Claim 17 (original): The method of Claim 11 wherein said condition comprises:
determining whether a plurality of images bear no endorsers.

Claim 18 (original): A method for detecting suspicious transactions comprising:
analyzing sales data to detect whether financial transactions have been purchased
in a manner indicating a plurality of consecutive high-value purchases that exceed a threshold
value.

Claim 19 (original): The method of Claim 18 wherein said threshold value is \$2000.

Claim 20 (original): A method of detecting suspicious financial transactions comprising:
comparing a transaction to a plurality of transactions stored in a database;
determining whether said transaction matches said plurality of transactions based
on a match of a sender's name and zip code;
summing a total dollar amount of said plurality of transactions matched in said
determining step;
advising a sales associate and disabling said transaction if a result of said
summing step exceeds a dollar threshold.

Claim 21 (original): The method of Claim 20 wherein said threshold value is \$2000.

Claim 22 (new): A method for reporting financial instrument non-compliance in financial transactions, the method comprising:

obtaining a digitized image of a financial instrument authorized to be received by a person incident to a financial transaction who failed to report the financial instrument as being non-compliant with a predetermined objective standard;

analyzing, by a human reviewer, the obtained image against the predetermined objective standard to determine non-compliance therewith; and

reporting any said non-compliance.

Claim 23 (new): The method as described in Claim 22 wherein the analyzing step further comprises determining that a value represented by a single image exceed a per-transaction threshold amount.

Claim 24 (new): The method as described in Claim 22, wherein:

said obtaining further comprises obtaining a plurality of said digitized images of a plurality of said financial instruments each being authorized to be received by a person incident to a financial transaction;

the method further comprising forming a set of said obtained images, wherein each member of the set corresponds the same said person authorizing the receipt of a plurality of said financial transactions from a single customer that were executed within a predetermined period of time at the same facility for a total value of said financial transactions that exceeds a predetermined amount.

Claim 25 (new): The method as described in Claim 24, wherein the predetermined period of time is one (1) calendar day.